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TO: USPTO- Commissioner For Patents      FROM:      Edward J. Brooks  
FAX: (571) 273-8300      DATE:      October 24, 2007

You should receive 12 pages including cover sheet

Applicant: Peter J. Kaehler, et al.  
Serial No.: 10/687,223  
Filed: October 15, 2003  
Confirmation No. 2931  
Title: BENEFIT MANAGEMENT

Examiner: Amber L. Altschul  
Art Unit: 3626  
Docket: 110.0010001

MS AMENDMENT  
Commissioner for Patents  
P.O. BOX 1450  
Alexandria, VA 22313-1450

We are transmitting herewith the following attached items and information (as indicated with an "X"):

☒ Preliminary Amendment (11 pgs).

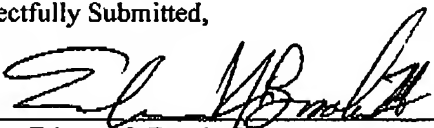
**CERTIFICATE UNDER 37 C.F.R. §1.8:** The undersigned hereby certifies that this correspondence is being transmitted to the United States Patent Office facsimile number (571) 273-8300 on October 24, 2007

Name

Signature

Respectfully Submitted,

By:

  
Edward J. Brooks III  
Attorney/Agent for Applicant(s)  
Reg. No.: 40,925

Date:

Phone: (612) 236-0120

Attorney Docket No. 110.0010001  
Preliminary Amendment dated October 24, 2007

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TC/A.U. : 3626  
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Customer No. : 38356

**MS AMENDMENT**  
Commissioner for Patents  
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**PRELIMINARY AMENDMENT**

Dear Examiner Altschul:

Before Examination, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.